

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MIGUEL A TAVARES
CLAUDIA TAVARES
Debtor(s)

Case No. 16-32491

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/11/2016.
- 2) The plan was confirmed on 01/10/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/02/2018.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,765.61
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$9,765.61

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,949.49
Court Costs	\$0.00
Trustee Expenses & Compensation	\$438.08
Other	\$310.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,697.57

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE	Unsecured	830.00	NA	NA	0.00	0.00
AT&T SERVICES INC	Unsecured	935.00	935.91	935.91	15.48	0.00
BANK OF AMERICA CORPORATE CTI	Unsecured	278.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	9,000.00	9,609.00	9,000.00	3,316.79	1,057.12
CAPITAL ONE AUTO FINANCE	Unsecured	7,000.00	8,280.46	8,889.46	147.02	0.00
CITIZENS FINANCE	Unsecured	4,400.00	851.39	851.39	0.00	0.00
CITIZENS FINANCE	Secured	5,100.00	4,000.00	0.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	244.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	225.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	515.00	NA	NA	0.00	0.00
Credit Collections Svc	Unsecured	210.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	935.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	986.00	986.65	986.65	16.31	0.00
JPMORGAN CHASE BANK	Unsecured	900.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1,533.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	NA	541.20	541.20	0.00	0.00
PAYDAY LOAN STORE	Unsecured	2,100.00	1,005.75	1,005.75	16.63	0.00
PLAIN GREEN LOANS	Unsecured	180.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	428.00	428.34	428.34	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	755.00	755.05	755.05	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	647.00	647.74	647.74	0.00	0.00
PREMIER BANK	Unsecured	400.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	300.00	578.93	578.93	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	29,000.00	30,152.00	30,152.00	498.69	0.00
Stellar Recovery Inc	Unsecured	694.00	NA	NA	0.00	0.00
TARGET CORP	Unsecured	600.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	600.00	NA	NA	0.00	0.00
TMobile	Unsecured	1,917.00	NA	NA	0.00	0.00
TORRES CREDIT SVC	Unsecured	223.00	NA	NA	0.00	0.00
US BANK	Unsecured	1,207.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,000.00	\$3,316.79	\$1,057.12
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,000.00	\$3,316.79	\$1,057.12
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,772.42	\$694.13	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,697.57</u>
Disbursements to Creditors	<u>\$5,068.04</u>
TOTAL DISBURSEMENTS :	<u>\$9,765.61</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.